

who they are. I have spent 13 years trying to work hard, and fought hard, to try and do everything I can to try and address the issue of high health care costs. I want you to know that I stand ready to continue that effort in the future, as I have in the past. And I don't know that we have any solutions out there that also may resolve the issue. It may be one that is not possible to resolve. But this is not the bill that helps us address that issue. It will help in certain instances, in certain circumstances to reduce the cost of health insurance to certain subdivisions, as Senator Nelson has talked about that's one example, there may be others. But ultimately there is a bigger issue involved here. And the ultimate issue that we have to address is as we attempt to find ways around the bottom line problem of health care costs, and the bottom line problem of health care costs is utilization of health care services, and then the charges for those health care services. That's the bottom line. The insurance mechanism that protects and pays for our coverages in this area is intermediary, and not really substantially the cause of the problem. And so we must understand that we're dealing with the fringes, when we talk about this proposal. And by going to self-funding, what the fear is that I have, is that you try to cut back, and a smaller entity now, instead of a larger entity, attempts to pool and cover the coverage for these individuals, and soon they find through self-funding that, yes, they save money in the short-term, but then they have somebody or maybe a couple of employees that have a sick child, or have themselves an employee that has a high cost, and you could run up hundreds of thousands of dollars and into the millions of dollars with any one individual with the exposure that they have right now to health care costs. I know of one baby, in particular, that's already cost a million dollars, is expected to cost another million dollars in trying to meet their medical needs. You could have just one child like that born in a situation with a small school district, or a small town, that's self-funded, and without the ability to have some broader pool to choose from you have a disaster, the making of a disaster. Now, hopefully, that would never happen. But you have to keep in mind the potential is there, and it can and does happen in some instances. And so what happens, I'm afraid of, is as you self-insure, and as you work toward this scheme you have the potential of dropping off those kinds of risks, you drop those people out of employment, you drop off their dependents out of coverage, and then what do you have? You have more exposure to the CHIP program, Comprehensive Health Insurance Pool, a bill I have. We've seen